

United States Bankruptcy Court
District of New Jersey

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Uribe, Cesar E.		Name of Joint Debtor (Spouse) (Last, First, Middle): Uribe, Dina M																					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 0162		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 7365																					
Street Address of Debtor (No. & Street, City, State & Zip Code): 103 Laurel Avenue Kearny, NJ		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 103 Laurel Avenue Kearny, NJ																					
ZIPCODE 07032		ZIPCODE 07032																					
County of Residence or of the Principal Place of Business: Hudson		County of Residence or of the Principal Place of Business: Hudson																					
Mailing Address of Debtor (if different from street address)		Mailing Address of Joint Debtor (if different from street address):																					
ZIPCODE		ZIPCODE																					
Location of Principal Assets of Business Debtor (if different from street address above):																							
ZIPCODE																							
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/> Chapter 15 Debtor Country of debtor's center of main interests: <hr/> Each country in which a foreign proceeding by, regarding, or against debtor is pending: <hr/>		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).																					
Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13		<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																					
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																					
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																							
Estimated Number of Creditors <table border="0"> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> </tr> </table>				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000														
Estimated Assets <table border="0"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion														
Estimated Liabilities <table border="0"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion														
THIS SPACE IS FOR COURT USE ONLY																							

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Uribe, Cesar E. & Uribe, Dina M
All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p>X <u>/s/ Steven A. Serna</u> 11/27/13 Signature of Attorney for Debtor(s) Date</p>
<p>Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>		
<p>Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>		
<p>Information Regarding the Debtor - Venue (Check any applicable box.)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.</p>		
<p>Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)</p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p>_____ (Name of landlord that obtained judgment)</p> <p>_____ (Address of landlord)</p> <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>		

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Uribe, Cesar E. & Uribe, Dina M**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Cesar E. Uribe

Signature of Debtor

Cesar E. Uribe**X /s/ Dina Uribe**

Signature of Joint Debtor

Dina Uribe

Telephone Number (If not represented by attorney)

November 27, 2013

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney***X /s/ Steven A. Serna**

Signature of Attorney for Debtor(s)

Steven A. Serna SAS-5089
Law Offices of Steven A Serna LLC
5300 Bergenline Avenue, Suite 300
West New York, NJ 07093
(201) 392-0303 Fax: (201) 392-0323
BK@sernaesq.com

November 27, 2013

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

IN RE:

Uribe, Cesar E.

Debtor(s)

Case No. _____

Chapter 13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Cesar E. Uribe

Date: November 27, 2013

Certificate Number: 13791-NJ-CC-021301171



13791-NJ-CC-021301171

CERTIFICATE OF COUNSELING

I CERTIFY that on June 28, 2013, at 4:29 o'clock PM EDT, Cesar Uribe received from DebtorWise Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt prepayment plan was prepared, a copy of the debt prepayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: June 28, 2013 By: /s/Jennifer Stoughtenger

Name: Jennifer Stoughtenger

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See U.S.C. §§ 109(h) and 521(b).

IN RE:

Uribe, Dina M

Debtor(s)

Case No. _____

Chapter 13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Dina Uribe

Date: November 27, 2013

Certificate Number: 13791-NJ-CC-021301170



13791-NJ-CC-021301170

CERTIFICATE OF COUNSELING

I CERTIFY that on June 28, 2013, at 4:29 o'clock PM EDT, Dina Uribe received from DebtorWise Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt prepayment plan was prepared, a copy of the debt prepayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: June 28, 2013 By: /s/Jennifer Stoughtenger

Name: Jennifer Stoughtenger

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See U.S.C. §§ 109(h) and 521(b).

IN RE:

Case No. _____

Uribe, Cesar E. & Uribe, Dina M

Chapter 13

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 447,500.00		
B - Personal Property	Yes	3	\$ 21,715.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		\$ 732,307.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 26,036.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	17		\$ 266,802.58	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 52,908.80
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 52,748.09
TOTAL		32	\$ 469,215.00	\$ 1,025,145.58	

IN RE:

Case No. _____

Uribe, Cesar E. & Uribe, Dina M

Chapter 13

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 26,036.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 87,930.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 113,966.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 52,908.80
Average Expenses (from Schedule J, Line 18)	\$ 52,748.09
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 7,876.24

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ 302,898.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 26,036.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00
4. Total from Schedule F	\$ 266,802.58
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ 569,700.58

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	Provident Bank Checking Account	W	200.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Provident Bank Checking Account	H	200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Household goods and furnishings	J	2,500.00
4. Household goods and furnishings, include audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	Wearing apparel and personal affects	J	750.00
6. Wearing apparel.	X	Jewelry	W	250.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X	Life Insurance with Prudential	W	0.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X	Shield Motor Freight LLC (Husband is 100% owner of his trucking company which sole asset is 2005 Freightliner Century truck with 991,000 miles)	H	10,000.00
14. Interests in partnerships or joint ventures. Itemize.	X			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			HUSBAND, WIFE, JOINT, OR COMMUNITY	
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Buick Century (80,000 Miles) 2000 Nissan - Altima (112,000 Miles) 2001 Nissan- Pathfinder (156,000 Miles)	J	3,000.00
26. Boats, motors, and accessories.	X		J	2,000.00
27. Aircraft and accessories.	X		J	2,815.00
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			HUSBAND, WIFE, JOINT, OR COMMUNITY	
34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	X X			

TOTAL 21,715.00

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. *

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Provident Bank Checking Account	11 USC § 522(d)(5)	200.00	200.00
Provident Bank Checking Account	11 USC § 522(d)(5)	200.00	200.00
Household goods and furnishings	11 USC § 522(d)(3)	2,500.00	2,500.00
Wearing apparel and personal affects	11 USC § 522(d)(3)	750.00	750.00
Jewelry	11 USC § 522(d)(4)	250.00	250.00
Shield Motor Freight LLC (Husband is 100% owner of his trucking company which sole asset is 2005 Freightliner Century truck with 991,000 miles)	11 USC § 522(d)(5) 11 USC § 522(d)(5)	1,585.00 8,415.00	10,000.00
2000 Buick Century (80,000 Miles)	11 USC § 522(d)(2)	3,000.00	3,000.00
2000 Nissan - Altima (112,000 Miles)	11 USC § 522(d)(2)	2,000.00	2,000.00
2001 Nissan- Pathfinder (156,000 Miles)	11 USC § 522(d)(2) 11 USC § 522(d)(5)	2,350.00 465.00	2,815.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO. 9130 Americas Servicing Co Po Box 10328 Des Moines, IA 50306	W	MORTGAGE ACCOUNT OPENED 8/2006				0.00
VALUE \$						
ACCOUNT NO. 0568 Carrington Mortgage Se 1610 E Saint Andrew Pl Santa Ana, CA 92705		MORTGAGE ACCOUNT OPENED 3/2007				499,473.00
VALUE \$ 201,800.00						297,673.00
ACCOUNT NO. 9135 Chase Po Box 24696 Columbus, OH 43224		MORTGAGE ACCOUNT OPENED 12/2005				0.00
VALUE \$						
ACCOUNT NO. 7956 Chase Po Box 24696 Columbus, OH 43224		MORTGAGE ACCOUNT OPENED 12/2005				0.00
VALUE \$						

2 continuation sheets attached

Subtotal
(Total of this page)

Total
(Use only on last page)

\$ **499,473.00**

\$ **297,673.00**

\$

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
				CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO. 7270	H		MORTGAGE ACCOUNT OPENED 3/2007				0.00
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898			VALUE \$ 201,800.00				
ACCOUNT NO. 5005	H		MORTGAGE ACCOUNT OPENED 3/2007				0.00
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898			VALUE \$				
ACCOUNT NO. 2000	H		INSTALLMENT ACCOUNT OPENED 5/2000				0.00
Daimler Trk 13650 Heritage Parkway Fort Worth, TX 76177			VALUE \$				
ACCOUNT NO. 6499	H		INSTALLMENT ACCOUNT OPENED 6/1998				0.00
Frd Motor Cr Po Box Box 542000 Omaha, NE 68154			VALUE \$				
ACCOUNT NO. 6980	W		MORTGAGE ACCOUNT OPENED 12/2002				0.00
Litton Loan Servicing 4828 Loop Central Dr Houston, TX 77081			VALUE \$				
ACCOUNT NO. 6946	W		MORTGAGE ACCOUNT OPENED 8/2006				0.00
Mortgage Lenders Netwo 213 Court St Middletown, CT 06457			VALUE \$				

Sheet no. **1** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

Total
(Use only on last page)

(Report also on
Summary of
Schedules.) (If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
				CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO. 8984	W		MORTGAGE ACCOUNT OPENED 8/2006				0.00
Mortgage Lenders Netwo 213 Court St Middletown, CT 06457			VALUE \$				
ACCOUNT NO. 5125	W		MORTGAGE ACCOUNT OPENED 12/2002				227,609.00
Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826			VALUE \$ 245,700.00				
ACCOUNT NO. UDren Law Offices, P.C. Woodcrest Corporate Center 111 Woodcrest Road, Suite 200 Cherry Hill, NJ 08003			Assignee or other notification for: Ocwen Loan Servicing L				
VALUE \$							
ACCOUNT NO. 6155	H		MORTGAGE ACCOUNT OPENED 3/2007				0.00
Seterus Inc 8501 Ibm Dr, Bldg 201, 2dd188 Charlotte, NC 28262			VALUE \$				
ACCOUNT NO. 7111	H		INSTALLMENT ACCOUNT OPENED 5/2008				5,225.00
Springleaf Financial S Po Box 3251 Evansville, IN 47731			VALUE \$				5,225.00
ACCOUNT NO.			VALUE \$				

Sheet no. **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal (Total of this page)	\$ 232,834.00	\$ 5,225.00
Total (Use only on last page)	\$ 732,307.00	\$ 302,898.00

(Report also on
Summary of
Schedules.)
(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 0162 Internal Revenue Service Centralized Insolvency Operation P. O. Box 7346 Philadelphia, PA 19101-7346	J	2007 through 2012 income taxes owed				26,036.00	26,036.00	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Totals of this page)	\$ 26,036.00	\$ 26,036.00	\$		
			Total	\$ 26,036.00				
			Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)	\$ 26,036.00				
			Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 26,036.00				

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6710 Advantage Assets II 7322 Sw Freeway, Suite 1600 Houston, TX 77074	W					4,973.75
ACCOUNT NO. Arthur Nudelman & /Golub PC 425 Eagle Rock Avenue Roseland, NJ 07068		Assignee or other notification for: Advantage Assets II				
ACCOUNT NO. 0001 Aes/goal Financial 1200 N 7th St Harrisburg, PA 17102	H	INSTALLMENT ACCOUNT OPENED 11/2007				17,244.00
ACCOUNT NO. 8453 American Express Centurion Bank 6985 Union Park Center, STE 235 Midvale, UT 84047						1,636.38
16 continuation sheets attached			Subtotal (Total of this page)	\$ 23,854.13		
			Total			
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			
						\$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.					
Goldman & Warshaw, P.C. P.O. Box 2500 West Caldwell, NJ 07007		Assignee or other notification for: American Express Centurion Bank			
ACCOUNT NO. 9442		W MORTGAGE ACCOUNT OPENED 8/2006			0.00
Americas Servicing Co Po Box 10328 Des Moines, IA 50306					
ACCOUNT NO. 9781		W REVOLVING ACCOUNT OPENED 2/1996			0.00
Arizona Mail Order Amo Po Box 28897 Tucson, AZ 85726					
ACCOUNT NO. 3085		W OPEN ACCOUNT OPENED 2/2011			1,864.00
Asset Acceptance Llc Po Box 1630 Warren, MI 48090					
ACCOUNT NO. 3777		W OPEN 6/2010 Account No. 6035365234983883 with Radio Shack/Citibank			2,826.00
Asset Acceptance Llc Po Box 1630 Warren, MI 48090					
ACCOUNT NO.		Assignee or other notification for: Asset Acceptance Llc			
Fulton Friedman & Gullace, LLP P.O. Box 2123 Warren, MI 48090					
ACCOUNT NO. 7829		H CIVIL JUDGMENT ACCOUNT OPENED Docket No. DC-008199-11			3,231.51
Asset Acceptance, LLC. P.O. Box 771 Woodbury, NJ 08096					
Sheet no. <u>1</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 7,921.51	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO.					
Fulton Friedman & Gullace, LLP P.O. Box 2123 Warren, MI 48090		Assignee or other notification for: Asset Acceptance, LLC.			
ACCOUNT NO. 2101					
Asset Acceptance, LLC. P.O.Box 2036 Warren, MI 48090	W	Original Account with AALLC/World Financial National Account No. 005856370468420352			
ACCOUNT NO.					
ARS National Services, Inc P.O Box 3412 Omaha, NE 68103		Assignee or other notification for: Asset Acceptance, LLC.			
ACCOUNT NO. 5817					
Bac/fleet-bkcard 200 Tournament Dr Horsham, PA 19044	H	REVOLVING ACCOUNT OPENED 5/2001			
ACCOUNT NO. 5499					
Bank Of America Po Box 982235 El Paso, TX 79998		CREDITLINE ACCOUNT OPENED 12/2004			
ACCOUNT NO. 7391					
Cach, Llc 4340 S Monaco St Unit 2 Denver, CO 80237	W	OPEN ACCOUNT OPENED 6/2009 with GE Money Bank Account No. 6019180359698525			
ACCOUNT NO.					
Fein, Such, Kahn & Shepard, P.C. 7 Century Drive, Suite 201 Parsippany, NJ 07054		Assignee or other notification for: Cach, Llc			
Sheet no. <u>2</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 4,142.63	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. 3895 Cap One Po Box 85520 Richmond, VA 23285	H	REVOLVING ACCOUNT OPENED 4/2002			3,398.00
ACCOUNT NO. 3799 Cap One Po Box 85520 Richmond, VA 23285	H	REVOLVING ACCOUNT OPENED 7/2002			0.00
ACCOUNT NO. 9832 Cap One Po Box 85520 Richmond, VA 23285	W	REVOLVING ACCOUNT OPENED 6/2003			0.00
ACCOUNT NO. 6640 Capital One Bank (USA), N.A. Po Box 85520 Richmond, VA 23285	H	REVOLVING ACCOUNT OPENED 7/2007			1,767.50
ACCOUNT NO. Nudelman Klem & Golub PC Arthur Nudelman 425 Eagle Rock Avenue Roseland, NJ 07068		Assignee or other notification for: Capital One Bank (USA), N.A.			
ACCOUNT NO. 5909 Capital One Bank, N.A. P.O. Box 71083 Charlotte, NC 28272	H	Open			3,741.97
ACCOUNT NO. Nudelman Klem & Golub PC Arthur Nudelman 425 Eagle Rock Avenue Roseland, NJ 07068		Assignee or other notification for: Capital One Bank, N.A.			
Sheet no. <u>3</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$	8,907.47
			Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. 0162 Carico International 2851 W Cypress Creek Rd Fort Lauderdale, FL 33309	H	REVOLVING ACCOUNT OPENED 1/1995			0.00
ACCOUNT NO. 0702 Cavalry Portfolio Serv 500 Summit Lake Dr Valhalla, NY 10595	W	OPEN ACCOUNT OPENED 1/2011Original Account No. 2009150169898 with CitiFinancial			10,849.00
ACCOUNT NO. 6025 Cavalry Portfolio Services, LLC 500 Summit Lake Drive Suite 400 Valhalla, NY 10595	W	Original Account Open with GE Money Bank			1,979.79
ACCOUNT NO. Choi Law Office, PLLC 500 Summit Lake Dr., Suite 4A Valhalla, NY 10595		Assignee or other notification for: Cavalry Portfolio Services, LLC			
ACCOUNT NO. 5015 Central Florida Invest 2801 Old Winter Garden R Ocoee, FL 34761	H	INSTALLMENT ACCOUNT OPENED 1/2008			0.00
ACCOUNT NO. 8271 Chase Po Box 15298 Wilmington, DE 19850	W	REVOLVING ACCOUNT OPENED 3/2004			8,339.67
ACCOUNT NO. MRS Associates 1930 Olney Avenue Cherry Hill, NJ 07903		Assignee or other notification for: Chase			
Sheet no. 4 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 21,168.46	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. 0974 Chase Po Box 15298 Wilmington, DE 19850	H	REVOLVING ACCOUNT OPENED 5/2001			0.00
ACCOUNT NO. 2610 Chase Po Box 15298 Wilmington, DE 19850	W	REVOLVING ACCOUNT OPENED 2/2001			0.00
ACCOUNT NO. 0410 Chase Po Box 15298 Wilmington, DE 19850	W	REVOLVING ACCOUNT OPENED 8/2004			1,298.00
ACCOUNT NO. 5403 Chase Po Box 15298 Wilmington, DE 19850	W	REVOLVING ACCOUNT OPENED 7/2002			1,178.00
ACCOUNT NO. 6371 Chase 3900 Westerre Pkwy Suite 301 Richmond, VA 23223	H	STUDENT LOAN INSTALLMENT ACCOUNT OPENED 7/2008			48,259.00
ACCOUNT NO. 6370 Chase 3900 Westerre Pkwy Suite 301 Richmond, VA 23223	H	STUDENT LOAN INSTALLMENT ACCOUNT OPENED 9/2007			39,671.00
ACCOUNT NO. Chase Po Box 15298 Wilmington, DE 19850		CIVIL JUDGMENT ACCOUNT OPENED 0/			2,490.00
Sheet no. <u>5</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 92,896.00	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. 4117 Chase - Cc Po Box 15298 Wilmington, DE 19850		H REVOLVING ACCOUNT OPENED 10/1999			0.00
ACCOUNT NO. 3083 Citi Credit Bureau Disp Sioux Falls, SD 57117		REVOLVING ACCOUNT OPENED 11/1999			0.00
ACCOUNT NO. 5283 Citi Pob 6241 Sioux Falls, SD 57117		H REVOLVING ACCOUNT OPENED 7/2001 with CitiBank Account No. 5424180383195283			4,582.64
ACCOUNT NO. Faloni & La Russo, ESQS. 175 Fairfield Avenue, Suite 1C West Caldwell, NJ 07006		Assignee or other notification for: Citi			
ACCOUNT NO. 7258 Citi Cards P.O. Box 142319 Irving, TX 75014	W	Open Account			17,995.35
ACCOUNT NO. America Coradius International, LLC 35A Rust Lane Boerne, TX 78006		Assignee or other notification for: Citi Cards			
ACCOUNT NO. 2773 Citi-bp Oil Po Box 6497 Sioux Falls, SD 57117	H	REVOLVING ACCOUNT OPENED 7/2001			0.00
Sheet no. 6 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 22,577.99	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. 8171 Citibank, N.A., PO Box 769006 San Antonio, TX 78245	H	Open Account No. **2949			8,313.30
ACCOUNT NO. Northland Group Inc. Po Box 390846 Minneapolis, MN 55439		Assignee or other notification for: Citibank, N.A.,			
ACCOUNT NO. 2949 Citibankna PO Box 769006 San Antonio, TX 78245		REVOLVING ACCOUNT OPENED 7/2007			4,755.00
ACCOUNT NO. 3766 Citifinancial 300 Saint Paul Pl Baltimore, MD 21202	H	INSTALLMENT ACCOUNT OPENED 5/2002			0.00
ACCOUNT NO. 5353 Citifinancial 300 Saint Paul Pl Baltimore, MD 21202		INSTALLMENT ACCOUNT OPENED 3/2007			0.00
ACCOUNT NO. 4138 Comenity Bank/mandee 995 W 122nd Ave Westminster, CO 80234	W	REVOLVING ACCOUNT OPENED 6/1999			0.00
ACCOUNT NO. 9623 Comenity Bank/vctrssec Po Box 182789 Columbus, OH 43218	W	REVOLVING ACCOUNT OPENED 6/2001			0.00
Sheet no. <u>7</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 13,068.30	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. 8027 Convergent Outsourcing 800 Sw 39th St Renton, WA 98057	H	OPEN ACCOUNT OPENED 5/2010 with Sprint Account No. 393261357			387.00
ACCOUNT NO. ERSolutions, Inc. P.O. Box 9004 Renton, WA 98057		Assignee or other notification for: Convergent Outsourcing			
ACCOUNT NO. 6039 CVF Consumer Acquisition Company 4340 South Monaco Street Denver, CO 80237	W	Original Open Account No. ****-9832			6,886.18
ACCOUNT NO. Nudelman Klem & Golub PC Arthur Nudelman 425 Eagle Rock Avenue Roseland, NJ 07068		Assignee or other notification for: CVF Consumer Acquisition Company			
ACCOUNT NO. 9000 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	W	REVOLVING ACCOUNT OPENED 8/2007			2,504.26
ACCOUNT NO. Pressler & Pressler, LLP 7 Entin Rd. Parsippany, NJ 07054-5020		Assignee or other notification for: Discover Fin Svcs Llc			
ACCOUNT NO. 9720 Dsnb Macys 9111 Duke Blvd Mason, OH 45040	W	REVOLVING ACCOUNT OPENED 4/1999			0.00

Sheet no. 8 of 16 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ 9,777.44

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED	
ACCOUNT NO. 0224 Emergency Medical Associates P.O. Box 717 Livingston, NJ 07039	H	Treatment on 9/21/08 at Clara Mass Medical Center for Bridget Uribe			115.00
ACCOUNT NO. B&B Collections, Inc. P.O. Box 2137 Toms River, NJ 08754		Assignee or other notification for: Emergency Medical Associates			
ACCOUNT NO. 5EPH Fia Card Services P.O. Box 851001 Dallas, TX 75285-1001	J	Original Account Open with Bank of America Account No.4800115990133399			3,287.99
ACCOUNT NO. Creditors Interchange 80 Holtz Drive Buffalo, NY 14225		Assignee or other notification for: Fia Card Services			
ACCOUNT NO. 7215 First American Acceptance Co., LLC 2 Industrial Way West Eatontown, NJ 07724	W				12,563.78
ACCOUNT NO. Hayt, Hayt & Landau, P.L P.O.Box 500 Eatontown, NJ 07724		Assignee or other notification for: First American Acceptance Co., LLC			
ACCOUNT NO. 2437 First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107	W	REVOLVING ACCOUNT OPENED 3/2008			0.00
Sheet no. 9 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 15,966.77	
			Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. 2746 Fleet Bank Of New York 1 Constitution Plaza Hartford, CT 06115		INSTALLMENT ACCOUNT OPENED 4/2004			0.00
ACCOUNT NO. 2821 G M A C P.o. Box 380901 Bloomington, MN 55438	H	INSTALLMENT ACCOUNT OPENED 7/2007			4,380.00
ACCOUNT NO. 2552 G M A C P.o. Box 380901 Bloomington, MN 55438	H	INSTALLMENT ACCOUNT OPENED 7/2006			10,179.90
ACCOUNT NO. Forster, Garbus & Garbus 7 Banta Place Hackensack, NJ 07601		Assignee or other notification for: G M A C			
ACCOUNT NO. 9487 GE Money Bank P.O. Box 1978 Cranberry Twp, PA 16066	W	OPEN ACCOUNT OPENED 5/2012 Original Account No. 6019181021239334			932.00
ACCOUNT NO. Midland Credit Management, INC P.O. Box 6282 Sioux Falls, SD 57117		Assignee or other notification for: GE Money Bank			
ACCOUNT NO. 2125 Gecrb/amer Eagle Po Box 965005 Orlando, FL 32896	W	REVOLVING ACCOUNT OPENED 5/2007			0.00
Sheet no. 10 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 15,491.90	
			Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. 4701 Gecrb/care Credit Po Box 981439 El Paso, TX 79998	W	REVOLVING ACCOUNT OPENED 10/2001			0.00
ACCOUNT NO. 3649 Gecrb/jcp Po Box 965007 Orlando, FL 32896		REVOLVING ACCOUNT OPENED 11/2007			439.00
ACCOUNT NO. 0875 Gecrb/linen N Things Po Box 965005 Orlando, FL 32896		REVOLVING ACCOUNT OPENED 4/2003			0.00
ACCOUNT NO. 5331 Gecrb/low Po Box 965005 Orlando, FL 32896		REVOLVING ACCOUNT OPENED 11/2001			0.00
ACCOUNT NO. 3258 Gecrb/lowes Po Box 965005 Orlando, FL 32896		REVOLVING ACCOUNT OPENED 11/2001			0.00
ACCOUNT NO. 5213 Gecrb/old Navy Po Box 965005 Orlando, FL 32896		REVOLVING ACCOUNT OPENED 12/2001			0.00
ACCOUNT NO. 9951 Gecrb/walmart Po Box 965024 El Paso, TX 79998		REVOLVING ACCOUNT OPENED 6/2006			0.00
Sheet no. 11 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 439.00	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. 9453 Healthcare Funding Slt 4340 S Monaco St Unit 2 Denver, CO 80237	H	Clara Maass Medical Center Accounts 8008015235 For \$258.75 and for account 8009102388 for the amount of \$175.29.			459.00
ACCOUNT NO. Brachfeld Law Group, P.C. P.O. Box 421088 Houston, TX 77242		Assignee or other notification for: Healthcare Funding Slt			
ACCOUNT NO. 5926 Hsbc Bank Po Box 5253 Carol Stream, IL 60197	H	REVOLVING ACCOUNT OPENED 9/2001			0.00
ACCOUNT NO. 3432 Hsbc/nautl Po Box 30253 Salt Lake City, UT 84130	H	REVOLVING ACCOUNT OPENED 8/2003			0.00
ACCOUNT NO. 3566 Hsbc/seamn 90 Christiana Road New Castle, DE 19720	W	REVOLVING ACCOUNT OPENED 6/2001			0.00
ACCOUNT NO. 3952 Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	W	REVOLVING ACCOUNT OPENED 8/2002			0.00
ACCOUNT NO. 3799 Lvnn Funding Llc P.o. Box 10584 Greenville, SC 29603	H	OPEN ACCOUNT OPENED 8/2011			4,492.00
Sheet no. <u>12</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 4,951.00	
			Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO.					
Nudelman Klem & Golub PC Arthur Nudelman 425 Eagle Rock Avenue Roseland, NJ 07068		Assignee or other notification for: Lvnv Funding Llc			
ACCOUNT NO. 3690					
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	W	OPEN ACCOUNT OPENED 7/2009 Original Account No. 5458002041034341 with HSBC Bank Nevada, N.A.			5,317.00
ACCOUNT NO.					
Pressler & Pressler, LLP 7 Entin Rd. Parsippany, NJ 07054-5020		Assignee or other notification for: Midland Funding			
ACCOUNT NO. 1151					
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	W	OPEN ACCOUNT OPENED 2/2010 with Sears Account No. 5049948071234753			3,673.00
ACCOUNT NO. 8329					
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	H	OPEN ACCOUNT OPENED 2/2010			2,890.00
ACCOUNT NO. 6058					
NCop Xi, LLC 2520 Sant Rose Parkway, Suit 212 Henderson, NV 89074	H	CIVIL JUDGMENT ACCOUNT Docket No. 017314-10			4,302.00
ACCOUNT NO.					
Arthur Nudelman & /Golub PC 425 Eagle Rock Avenue Roseland, NJ 07068		Assignee or other notification for: NCop Xi, LLC			
Sheet no. <u>13</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <u>16,182.00</u>	
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. 6751 New Jersey E-ZPass PO Box 52005 Newark, NJ 07101	H	Citation Number T2010036050590 for Plate No. AH492P Dated 2/18/10			30.00
ACCOUNT NO. Retrieval -Master Creditors Bureau, Inc. 2269 S. Saw Mill River Road, Building 3 Elmsford, NY 10523		Assignee or other notification for: New Jersey E-ZPass			
ACCOUNT NO. 9422 Popular Club 22 Lincoln Place Garfield, NJ 07026	J	Open Account			51.75
ACCOUNT NO. Rickart Collection Systems, Inc. P.O. Box 7242 North Brunswick, NJ 08902		Assignee or other notification for: Popular Club			
ACCOUNT NO. 4138 Portfolio Recovery Associates World Financial National Mandee P.O.Box 12914 Norfolk, VA 23541	W	OPEN ACCOUNT OPENED 12/2011with World Financial National Mandee Account No. E739531314138			1,707.16
ACCOUNT NO. Forster, Garbus & Garbus 7 Banta Place Hackensack, NJ 07601		Assignee or other notification for: Portfolio Recovery Associates			
ACCOUNT NO. 3022 Premium Financing Specialists, Inc 440 Lincoln Street Worcester, MA 01653	H	Open Account			431.82
Sheet no. 14 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 2,220.73	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. Credit Collection Services Two Wells Avenue Newton, MA 02459		Assignee or other notification for: Premium Financing Specialists, Inc			
ACCOUNT NO. 2085 Radio/cbna Po Box 6497 Sioux Falls, SD 57117	H	REVOLVING ACCOUNT OPENED 8/2005			0.00
ACCOUNT NO. 2934 Second Round Lp 4150 Friedrich Lane Suit Austin, TX 78744	H	OPEN ACCOUNT OPENED 1/2011with Chase Bank USA N.A.			5,506.00
ACCOUNT NO. Frederick J. Hanna & Associates, P.C. 1427 Roswell Road Marietta, GA 30062		Assignee or other notification for: Second Round Lp			
ACCOUNT NO. 9335 Thd/cbna Po Box 6497 Sioux Falls, SD 57117	H	REVOLVING ACCOUNT OPENED 11/2001			0.00
ACCOUNT NO. X843 The NYS Truway Authority Administrative Headquarters P.O. Box 189 Albany, NY 12201	H	Registration Code is CCBX843028AGQZ			171.25
ACCOUNT NO. NCO Financial Systems 507 Prudential Road Horsham, PA 19044		Assignee or other notification for: The NYS Truway Authority			
Sheet no. 15 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 5,677.25	
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			Total	\$	
				\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. 2099 Tnb - Target Po Box 673 Minneapolis, MN 55440	W	REVOLVING ACCOUNT OPENED 8/2005			0.00
ACCOUNT NO. 1577 Verizon New Jersey PO Box 11328 St Petersburg, FL 33733		OPEN ACCOUNT			506.00
ACCOUNT NO. Midland Credit Management, INC P.O. Box 6282 Sioux Falls, SD 57117	H	Assignee or other notification for: Verizon New Jersey			
ACCOUNT NO. 9443 Wellsfargo 800 Walnut St Des Moines, IA 50309		INSTALLMENT ACCOUNT OPENED 5/2008			732.00
ACCOUNT NO. Associated Credit Services, Inc. 105B South Street Hopkinton, MA 01748	H	Assignee or other notification for: Wellsfargo			
ACCOUNT NO. 6921 Zurich Insurance 1400 American Lane Schaumburg, IL 60196		Open Account Ref: 8986w7139			322.00
ACCOUNT NO. Slater, Tenaglia, Fritz & Hunt, P.A. P.O. Box 5476 Mt. Laurel, NJ 08054	H	Assignee or other notification for: Zurich Insurance			
Sheet no. <u>16</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 1,560.00	
			Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 266,802.58	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Driver	
Name of Employer	FS Transportation, Inc.	
How long employed	11 years	
Address of Employer	18 Bloomfield Avenue	
	Pine Brook, NJ 07058-0000	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	DEBTOR	SPOUSE
\$ _____	\$	2,002.00
\$ _____	\$	

3. SUBTOTAL

\$ 0.00	\$	2,002.00
----------------	----	-----------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security	\$ _____	\$	309.45
b. Insurance	\$ _____	\$	2.02
c. Union dues	\$ _____	\$	
d. Other (specify) See Schedule Attached	\$ _____	\$	812.51
	\$ _____	\$	

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$	1,123.98
----------------	----	-----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$	878.02
----------------	----	---------------

7. Regular income from operation of business or profession or farm (attach detailed statement)	\$	50,430.78	\$ _____
8. Income from real property	\$	1,600.00	\$ _____
9. Interest and dividends	\$		\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$		\$ _____
11. Social Security or other government assistance (Specify) _____	\$		\$ _____
12. Pension or retirement income	\$		\$ _____
13. Other monthly income (Specify) _____	\$		\$ _____
	\$		\$ _____

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 52,030.78	\$ _____
---------------------	----------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 52,030.78	\$	878.02
---------------------	----	---------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 52,908.80

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Other Payroll Deductions:		
NJ Disability E		7.22
NJ UI/HC/WD E		8.52
Garnishment		794.60
Garnishment Fee		2.17

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) \$ **2,884.55**

a. Are real estate taxes included? Yes No _____
 b. Is property insurance included? Yes No _____

2. Utilities:

a. Electricity and heating fuel \$ **250.00**
 b. Water and sewer \$ **360.00**
 c. Telephone \$ **200.00**
 d. Other **Cable & Internet** \$ **135.00**

3. Home maintenance (repairs and upkeep) \$ **250.00**

4. Food \$ **650.00**

5. Clothing \$ **200.00**

6. Laundry and dry cleaning \$ **100.00**

7. Medical and dental expenses \$ **50.00**

8. Transportation (not including car payments) \$ **500.00**

9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ **100.00**

10. Charitable contributions \$ **80.00**

11. Insurance (not deducted from wages or included in home mortgage payments)

a. Homeowner's or renter's \$
 b. Life \$ **182.00**
 c. Health \$ **250.00**
 d. Auto \$
 e. Other \$

12. Taxes (not deducted from wages or included in home mortgage payments)

(Specify) **IRS Taxes** \$ **400.00**

13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)

a. Auto \$
 b. Other \$

14. Alimony, maintenance, and support paid to others \$

15. Payments for support of additional dependents not living at your home \$

16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ **46,156.54**

17. Other \$

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **52,748.09**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I \$ **52,908.80**
 b. Average monthly expenses from Line 18 above \$ **52,748.09**
 c. Monthly net income (a. minus b.) \$ **160.71**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 34 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: November 27, 2013

Signature: /s/ Cesar E. Uribe
Cesar E. Uribe

Debtor

Date: November 27, 2013

Signature: /s/ Dina Uribe
Dina Uribe

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Uribe, Cesar E. & Uribe, Dina M

Case No. _____

Chapter 13

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

157,371.34	Present Income Gross for Dina Uribe - \$6,076.00
	Present Income Gross for Cesar Uribe - \$151,295.34
263,118.00	Income Gross for 2012 for Dina Uribe \$44,858.00
	Income Gross for 2012 for Cesar Uribe \$218,260.00
479,558.00	Income Gross for 2011 for Dina Uribe \$40,130.00
	Income Gross for 2011 for Cesar Uribe \$439,428.00

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None *a. Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None *b. Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

None *c. All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Midland Funding, LLC vs. Dina Uribe Docket No. DC-014052-12 MIDLAND FUNDING LLC	Breach of Contract	Superior Court of New Jersey, Law Division, Special Civil Part Hudson County	Judgment
Cavalry Portfolio Services, LL vs. Breach of Contract Dina Uribe Docket No. DC-009439-11	Breach of Contract	Superior Court of New Jersey, Law Division , Special Civil Part Hudson County	Judgement
Asset Acceptance LLC vs. Cesar Uribe Docket No. DC-008199-11	Breach of Contract	Superior Court of New Jersey, Law Division , Special Civil Part Hudson County	Judgment
Asset Acceptance, LLC. vs Dina Uribe Docket No. DC-027544-10 ASSET ACCEPTANCE LLC	Breach of Contract	Superior Court of New Jersey, Law Division , Special Civil Part, Hudson County	Judgement
Fia Card Services, NA. vs. Dina Uribe Docket No. DC-005714-10	Breach of Contract	Superior Court of New Jersey, Special Civil Part Hudson County	Judgment
Capital One Bank (USA), N.A. vs. Breach of Contract Cesar Uribe DC-013593-10	Breach of Contract	Superior Court of New Jersey, Law Division Special Civil Hudson County	Judgment September 10, 2010
Midland Funding, LLC vs. Cesar Uribe Docket No. DC-017599-10 MIDLAND FUNDING LLC	Breach of Contract	Superior Court of New Jersey, Law Division, Special Civil Part Hudson County	Judgment
Discovery Bank vs. Dina Uribe Docket No. DC-010794-10 DISCOVER BANK	Breach of Contract	Superior Court of New Jersey, Law Division, Special Civil Part, Hudson County	Filed
Cach of New Jersey, LLC vs. Uribe, Dina Docket No. DC-003971-10	Breach of Contract	Superior Court Of New Jersey, Special Civil Part Hudson County	Judgment 6/22/10
Citibank South Dakota N A vs. Cesar E. Uribe	Breach of Contract	Superior Court of New Jersey, Division Special Civil Part	Judgment

Docket No. DC-007020-09

Chase Bank vs. Dina Uribe
Docket No. DC-024064-09Gmac Inc. Vs. Cesar Uribe
Docket No. DC-004890-11NCOP XI, LLC vs. Cesar Uribe
Docket No. DC-017314-10
CESAR URIBEMidland Funding, LLC vs. Cesar Uribe
Docket No. DC-017599-10Unifund CCR Partners vs. Cesar E. Uribe
DC-018273-10Fia Card Services, N.A. vs.
Docket No. DC-006550-10
CESAR URIBECitibank South Dakota, N.A vs. Cesar Uribe
Docket No. DC-007020-09Capital One Bank (USA), N.A. vs. Cesar Uribe
Docket No. DC-028759-09
CESAR URIBEAmerican Express Centurion Bank vs. Cesar Uribe
Docket No. DC-019935-09
CESAR URIBEPortfolio Recovery Associates, LLC
A/P/O World Financial National
Mandee vs. Dina Uribe
Docket No. DC-019352-12First American Acceptance Co., LLC vs. Dina Uribe
Docket No. DC-017325-11NCOP XI, LLC vs. Dina M. Uribe
Docket NO. DC-017319-10
DINA URIBEAsset Acceptance, LLC vs. Dina Uribe
Docket No. DC-027544-10
DINA URIBEADvantage Assets II vs. Dina Uribe
Docket No. DC-022267-10
DINA URIBECach of New Jersey vs. Dina Uribe
Docket No. DC-003971-10
DINA URIBEDiscover Bank vs. Dina Uribe
Docket No. DC-010794-10Midland Funding LLc Vs Cesar Uribe
Docket No. DJ-020328-11Breach of Contract
Superior Court of New Jersey, Filed
Law Division, Special Civil Part,
Hudson CountyBreach of Contract
Superior Court of New Jersey, Filed
Law Division, Special Civil Part,
Hudson CountyBreach of Contract
Superior Court of New Jersey, Filed
Law Division, Special Civil Part,
Hudson CountyBreach of Contract
Superior Court of New Jersey, Filed
Law Division, Special Civil Part,
Hudson CountyBreach of Contract
Superior Court of New Jersey, Judgment 9/9/2010
Special Civil Part
Hudson CountyBreach of Contract
Superior Cout of New Jersey, Judgment
Law Division, Special Civil Part
Hudson CountyBreach of Contract
Superior Court of New Jersey, Filed
Law Division, Special Civil Part,
Hudson CountyBreach of Contract
Superior Court of New Jersey, Filed
Law Division- Special Civil Part ,
Hudson CountyBreach of Contract
Superior Court of New Jersey, Filed
Law Division, Special Civil Part,
Hudson CountyBreach of Contract
Superior Court of New Jersey, Filed
Law Division: Special Civil Part
Hudson CountyBreach of Contract
Superior Court of New Jersey, Filed June 29, 2012
Law Division, Special Civil Part
Hudson CountyBreach of Contract
Superior Court of New Jersey, Filed
Law Division, Special Civil Part,
Hudson CountyBreach of Contract
Superior Court of New Jersey, Judgment 1/11/11
Law Division, Special Civil Part
Hudson CountyBreach of Contract
Superior Court of New Jersey, Filed
Special Civil Part, Law Division,
Hudson CountyBreach of Contract
Superior Cout of New Jersey, Filed
Special Division Part, Law
Division
Hudson CountyBreach of Contract
Superior Cout of New Jersey , Judgment
Law Division , Special Civil Part
Hudson CountyBreach of Contract
Superior Court of New Jersey, Judgment
Law Division
Hudson County

The Bank of New York Mellon
f/k/a The Bank of Nw York as
successor in interest to
JPMorgan Chase Bank, N.A., as
Trustee for Asset Backed
Funding Corporation vs. Jose L.
Castillo, Noemi Sanabria, Cesar
Uribe, Dina M. Uribe, et al
Docket NO. F-030669-13

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE
LAW OFFICES OF STEVEN A. SERNA
5300 BERGENLINE AVENUE
WEST NEW YORK, NJ 07093-0000
DebtWise Foundation
14 Austin Park, Suite 100
Pittsford, NY 14534-0000

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
12/12/2012	2,562.00
6/28/2013	50.00

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: November 27, 2013

Signature /s/ Cesar E. Uribe
of Debtor

Cesar E. Uribe

Date: November 27, 2013

Signature /s/ Dina Uribe
of Joint Debtor
(if any)

Dina Uribe

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

IN RE:

Uribe, Cesar E. & Uribe, Dina M

Debtor(s)

Case No. _____

Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **3,400.00**
Prior to the filing of this statement I have received \$ **2,200.00**
Balance Due \$ **1,200.00**

2. The source of the compensation paid to me was: Debtor Other (specify): _____

3. The source of compensation to be paid to me is: Debtor Other (specify): _____

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- Representation of the debtor in adversary proceedings and other contested bankruptcy matters;**
- [Other provisions as needed]

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

November 27, 2013

Date

/s/ Steven A. Serna

Steven A. Serna SAS-5089
Law Offices of Steven A Serna LLC
5300 Bergenline Avenue, Suite 300
West New York, NJ 07093
(201) 392-0303 Fax: (201) 392-0323
BK@sernaesq.com

UNITED STATES BANKRUPTCY COURT**NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

IN RE:

Uribe, Cesar E. & Uribe, Dina M

Debtor(s)

Case No. _____

Chapter 13

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: November 27, 2013

Signature: /s/ Cesar E. Uribe
Cesar E. Uribe

Debtor

Date: November 27, 2013

Signature: /s/ Dina Uribe
Dina Uribe

Joint Debtor, if any

Advantage Assets II
7322 Sw Freeway, Suite 1600
Houston, TX 77074

Aes/goal Financial
1200 N 7th St
Harrisburg, PA 17102

America Coradius International, LLC
35A Rust Lane
Boerne, TX 78006

American Express Centurion Bank
6985 Union Park Center, STE 235
Midvale, UT 84047

Americas Servicing Co
Po Box 10328
Des Moines, IA 50306

Arizona Mail Order
Amo Po Box 28897
Tucson, AZ 85726

ARS National Services, Inc
P.O Box 3412
Omaha, NE 68103

Arthur Nudelman & /Golub PC
425 Eagle Rock Avenue
Roseland, NJ 07068

Asset Acceptance Llc
Po Box 1630
Warren, MI 48090

Asset Acceptance, LLC.
P.O. Box 2036
Warren, MI 48090

Asset Acceptance, LLC.
P.O. Box 771
Woodbury, NJ 08096

Associated Credit Services, Inc.
105B South Street
Hopkinton, MA 01748

B&B Collections, Inc.
P.O. Box 2137
Toms River, NJ 08754

Bac/fleet-bkcard
200 Tournament Dr
Horsham, PA 19044

Bank Of America
Po Box 982235
El Paso, TX 79998

Brachfeld Law Group, P.C.
P.O. Box 421088
Houston, TX 77242

Cach, Llc
4340 S Monaco St Unit 2
Denver, CO 80237

Cap One
Po Box 85520
Richmond, VA 23285

Capital One Bank (USA), N.A.
Po Box 85520
Richmond, VA 23285

Capital One Bank, N.A.
P.O. Box 71083
Charlotte, NC 28272

Carico International
2851 W Cypress Creek Rd
Fort Lauderdale, FL 33309

Carrington Mortgage Se
1610 E Saint Andrew Pl
Santa Ana, CA 92705

Cavalry Portfolio Serv
500 Summit Lake Dr
Valhalla, NY 10595

Cavalry Portfolio Services, LLC
500 Summit Lake Drive Suite 400
Valhalla, NY 10595

Central Florida Invest
2801 Old Winter Garden R
Ocoee, FL 34761

Chase
Po Box 24696
Columbus, OH 43224

Chase
Po Box 15298
Wilmington, DE 19850

Chase
3900 Westerre Pkwy Suite 301
Richmond, VA 23223

Chase - Cc
Po Box 15298
Wilmington, DE 19850

Choi Law Office, PLLC
500 Summit Lake Dr., Suite 4A
Valhalla, NY 10595

Citi
Credit Bureau Disp
Sioux Falls, SD 57117

Citi
Pob 6241
Sioux Falls, SD 57117

Citi Cards
P.O. Box 142319
Irving, TX 75014

Citi-bp Oil
Po Box 6497
Sioux Falls, SD 57117

Citibank, N.A.,
PO Box 769006
San Antonio, TX 78245

Citibankna
PO Box 769006
San Antonio, TX 78245

Citifinancia
300 Saint Paul Pl
Baltimore, MD 21202

Citifinancial
300 Saint Paul Pl
Baltimore, MD 21202

Citimortgage Inc
Po Box 9438
Gaithersburg, MD 20898

Comenity Bank/dressbrn
Po Box 182789
Columbus, OH 43218

Comenity Bank/mandee
995 W 122nd Ave
Westminster, CO 80234

Comenity Bank/vctrssec
Po Box 182789
Columbus, OH 43218

Convergent Outsourcing
800 Sw 39th St
Renton, WA 98057

Credit Collection Services
Two Wells Avenue
Newton, MA 02459

Creditors Interchange
80 Holtz Drive
Buffalo, NY 14225

CVF Consumer Acquisition Company
4340 South Monaco Street
Denver, CO 80237

Daimler Trk
13650 Heritage Parkway
Fort Worth, TX 76177

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Dsnb Macys
9111 Duke Blvd
Mason, OH 45040

Emergency Medical Associates
P.O. Box 717
Livingston, NJ 07039

ERSolutions, Inc.
P.O. Box 9004
Renton, WA 98057

Faloni & La Russo, ESQS.
175 Fairfield Avenue, Suite 1C
West Caldwell, NJ 07006

Fein, Such, Kahn & Shepard, P.C.
7 Century Drive, Suite 201
Parsippany, NJ 07054

Fia Card Services
P.O. Box 851001
Dallas, TX 75285-1001

First American Acceptance Co., LLC
2 Industrial Way West
Eatontown, NJ 07724

First Premier Bank
3820 N Louise Ave
Sioux Falls, SD 57107

Fleet Bank Of New York
1 Constitution Plaza
Hartford, CT 06115

Forster, Garbus & Garbus
7 Banta Place
Hackensack, NJ 07601

Frd Motor Cr
Po Box Box 542000
Omaha, NE 68154

Frederick J. Hanna & Associates, P.C.
1427 Roswell Road
Marietta, GA 30062

Fulton Friedman & Gullace, LLP
P.O. Box 2123
Warren, MI 48090

G M A C
P.o. Box 380901
Bloomington, MN 55438

GE Money Bank
P.O. Box 1978
Cranberry Twp, PA 16066

Gecrb/amer Eagle
Po Box 965005
Orlando, FL 32896

Gecrb/care Credit
Po Box 981439
El Paso, TX 79998

Gecrb/jcp
Po Box 965007
Orlando, FL 32896

Gecrb/linen N Things
Po Box 965005
Orlando, FL 32896

Gecrb/low
Po Box 965005
Orlando, FL 32896

Gecrb/lowes
Po Box 965005
Orlando, FL 32896

Gecrb/old Navy
Po Box 965005
Orlando, FL 32896

Gecrb/walmart
Po Box 965024
El Paso, TX 79998

Goldman & Warshaw, P.C.
P.O. Box 2500
West Caldwell, NJ 07007

Hayt, Hayt & Landau, P.L
P.O.Box 500
Eatontown, NJ 07724

Healthcare Funding Slt
4340 S Monaco St Unit 2
Denver, CO 80237

Hsbc Bank
Po Box 5253
Carol Stream, IL 60197

Hsbc/nautl
Po Box 30253
Salt Lake City, UT 84130

Hsbc/seamn
90 Christiana Road
New Castle, DE 19720

Internal Revenue Service
Centralized Insolvency Operation
P. O. Box 7346
Philadelphia, PA 19101-7346

Kohls/chase
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Litton Loan Servicing
4828 Loop Central Dr
Houston, TX 77081

Lvnv Funding Llc
P.o. Box 10584
Greenville, SC 29603

Midland Credit Management, INC
P.O. Box 6282
Sioux Falls, SD 57117

Midland Funding
8875 Aero Dr Ste 200
San Diego, CA 92123

Mortgage Lenders Netwo
213 Court St
Middletown, CT 06457

MRS Associates
1930 Olney Avenue
Cherry Hill, NJ 07903

NCO Fiancial Systems
507 Prudential Road
Horsham, PA 19044

NCop Xi, LLC
2520 Sant Rose Parkway, Suit 212
Henderson, NV 89074

New Jersey E-ZPass
PO Box 52005
Newark, NJ 07101

Northland Group Inc.
Po Box 390846
Minneapolis, MN 55439

Nudelman Klem & Golub PC
Arthur Nudelman
425 Eagle Rock Avenue
Roseland, NJ 07068

Ocwen Loan Servicing L
12650 Ingenuity Dr
Orlando, FL 32826

Popular Club
22 Lincoln Place
Garfield, NJ 07026

Portfolio Recovery Associates
World Financial National Mandee
P.O.Box 12914
Norfolk, VA 23541

Premium Financing Specialists, Inc
440 Lincoln Street
Worcester, MA 01653

Pressler & Pressler, LLP
7 Entin Rd.
Parsippany, NJ 07054-5020

Radio/cbna
Po Box 6497
Sioux Falls, SD 57117

Retrieval -Master Creditors Bureau, Inc.
2269 S. Saw Mill River Road, Building 3
Elmsford, NY 10523

Rickart Collection Systems, Inc.
P.O. Box 7242
North Brunswick, NJ 08902

Sears/cbna
Po Box 6189
Sioux Falls, SD 57117

Second Round Lp
4150 Friedrich Lane Suit
Austin, TX 78744

Seterus Inc
8501 IBM Dr, Bldg 201, 2dd188
Charlotte, NC 28262

Slater, Tenaglia, Fritz & Hunt, P.A.
P.O. Box 5476
Mt. Laurel, NJ 08054

Springleaf Financial S
Po Box 3251
Evansville, IN 47731

Sprint
P.O. Box 4600
Reston, VA 20195

Thd/cbna
Po Box 6497
Sioux Falls, SD 57117

The NYS Truway Authority
Administrative Headquaters
P.O. Box 189
Albany, NY 12201

Tnb - Target
Po Box 673
Minneapolis, MN 55440

UDren Law Offices, P.C.
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003

Verizon New Jersey
PO Box 11328
St Petersburg, FL 33733

Wellsfargo
800 Walnut St
Des Moines, IA 50309

Zurich Insurance
1400 American Lane
Schaumburg, IL 60196

B22C (Official Form 22C) (Chapter 13) (04/13)

In re: Uribe, Cesar E. & Uribe, Dina M

Debtor(s)

Case Number: _____
(If known)

According to the calculations required by this statement:

The applicable commitment period is 3 years.
 The applicable commitment period is 5 years.
 Disposable income is determined under § 1325(b)(3).
 Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME

		Column A Debtor's Income	Column B Spouse's Income						
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.								
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	\$ 2,002.00						
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33.33%;">a. Gross receipts</td><td style="width: 33.33%; text-align: right;">\$ 50,430.78</td></tr> <tr> <td>b. Ordinary and necessary operating expenses</td><td style="text-align: right;">\$ 46,156.54</td></tr> <tr> <td>c. Business income</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>	a. Gross receipts	\$ 50,430.78	b. Ordinary and necessary operating expenses	\$ 46,156.54	c. Business income	Subtract Line b from Line a	\$ 4,274.24	\$
a. Gross receipts	\$ 50,430.78								
b. Ordinary and necessary operating expenses	\$ 46,156.54								
c. Business income	Subtract Line b from Line a								
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33.33%;">a. Gross receipts</td><td style="width: 33.33%; text-align: right;">\$ 1,600.00</td></tr> <tr> <td>b. Ordinary and necessary operating expenses</td><td style="text-align: right;">\$</td></tr> <tr> <td>c. Rent and other real property income</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>	a. Gross receipts	\$ 1,600.00	b. Ordinary and necessary operating expenses	\$	c. Rent and other real property income	Subtract Line b from Line a	\$ 1,600.00	\$
a. Gross receipts	\$ 1,600.00								
b. Ordinary and necessary operating expenses	\$								
c. Rent and other real property income	Subtract Line b from Line a								
5	Interest, dividends, and royalties.	\$	\$						
6	Pension and retirement income.	\$	\$						
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	\$	\$						

B22C (Official Form 22C) (Chapter 13) (04/13)

8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				
	a. _____	_____	\$ _____	\$	\$
	b. _____	_____	\$ _____	\$	\$
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).			\$ 5,874.24	\$ 2,002.00
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.			\$	\$ 7,876.24

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11.			\$ 7,876.24
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.			
	a. _____	_____	\$ _____	\$
	b. _____	_____	\$ _____	\$
	c. _____	_____	\$ _____	\$
	Total and enter on Line 13.			\$ 0.00
14	Subtract Line 13 from Line 12 and enter the result.			\$ 7,876.24
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.			\$ 94,514.88
16	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			
	a. Enter debtor's state of residence: New Jersey		b. Enter debtor's household size: 5	\$ 111,886.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed.			
	<input checked="" type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.			
	<input type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.			

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.	\$ 7,876.24
19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	
	a.	\$
	b.	\$
	c.	\$
	Total and enter on Line 19.	\$ 0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 7,876.24
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 94,514.88
22	Applicable median family income. Enter the amount from Line 16.	\$ 111,886.00
23	<p>Application of § 1325(b)(3). Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.</p>	

Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$																								
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.																									
	<table border="1"> <tr> <td colspan="3">Persons under 65 years of age</td> </tr> <tr> <td>a1.</td> <td>Allowance per person</td> <td></td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td></td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td></td> </tr> </table> <table border="1"> <tr> <td colspan="3">Persons 65 years of age or older</td> </tr> <tr> <td>a2.</td> <td>Allowance per person</td> <td></td> </tr> <tr> <td>b2.</td> <td>Number of persons</td> <td></td> </tr> <tr> <td>c2.</td> <td>Subtotal</td> <td></td> </tr> </table>	Persons under 65 years of age			a1.	Allowance per person		b1.	Number of persons		c1.	Subtotal		Persons 65 years of age or older			a2.	Allowance per person		b2.	Number of persons		c2.	Subtotal		\$
Persons under 65 years of age																										
a1.	Allowance per person																									
b1.	Number of persons																									
c1.	Subtotal																									
Persons 65 years of age or older																										
a2.	Allowance per person																									
b2.	Number of persons																									
c2.	Subtotal																									

B22C (Official Form 22C) (Chapter 13) (04/13)

25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.		\$
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.		\$
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:		\$
27A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$

	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.										
28	<table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a									
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.	\$									
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$									
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$									
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$									
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.	\$									
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$									
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$									
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$									
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$									

38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$
Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 24-37		
39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	
	a. Health Insurance	\$
	b. Disability Insurance	\$
	c. Health Savings Account	\$
	Total and enter on Line 39	\$
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:	
	\$ _____	
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	

Subpart C: Deductions for Debt Payment

Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.

47

Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
a.		\$	<input type="checkbox"/> yes <input type="checkbox"/> no
b.		\$	<input type="checkbox"/> yes <input type="checkbox"/> no
c.		\$	<input type="checkbox"/> yes <input type="checkbox"/> no
Total: Add lines a, b and c.			\$

Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.

48

Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount
a.		\$
b.		\$
c.		\$
Total: Add lines a, b and c.		\$

49

Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. **Do not include current obligations, such as those set out in Line 33.**

50

Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.

a.	Projected average monthly Chapter 13 plan payment.	\$
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b

51

Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.

\$

Subpart D: Total Deductions from Income

52

Total of all deductions from income. Enter the total of Lines 38, 46, and 51.

\$

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.		\$
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.		\$
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).		\$
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.		\$
57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.		
	a.	Nature of special circumstances	Amount of expense
	a.		\$
	b.		\$
	c.		\$
	Total: Add Lines a, b, and c		\$
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.		\$
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.		\$

Part VI. ADDITIONAL EXPENSE CLAIMS

60	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.		
	a.	Expense Description	Monthly Amount
	a.		\$
	b.		\$
	c.		\$
	Total: Add Lines a, b and c		\$

Part VII. VERIFICATION

61	I declare under penalty of perjury that the information provided in this statement is true and correct. (<i>If this a joint case, both debtors must sign.</i>)		
	Date: <u>November 27, 2013</u>	Signature: <u>/s/ Cesar E. Uribe</u> (Debtor)	
	Date: <u>November 27, 2013</u>	Signature: <u>/s/ Dina Uribe</u> (Joint Debtor, if any)	

IN RE:

Uribe, Cesar E. & Uribe, Dina M

Debtor(s)

Case No. _____

Chapter 13

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ _____

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ 50,430.78

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ _____
4. Payroll Taxes	\$ _____
5. Unemployment Taxes	\$ _____
6. Worker's Compensation	\$ _____
7. Other Taxes	\$ _____
8. Inventory Purchases (Including raw materials)	\$ _____
9. Purchase of Feed/Fertilizer/Seed/Spray	\$ _____
10. Rent (Other than debtor's principal residence)	\$ _____
11. Utilities	\$ _____
12. Office Expenses and Supplies	\$ _____
13. Repairs and Maintenance	\$ _____
14. Vehicle Expenses	\$ _____
15. Travel and Entertainment	\$ _____
16. Equipment Rental and Leases	\$ _____
17. Legal/Accounting/Other Professional Fees	\$ _____
18. Insurance	\$ _____
19. Employee Benefits (e.g., pension, medical, etc.)	\$ _____
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	\$ _____
21. Other (Specify): Total Operating Expenses	\$ <u>46,156.54</u>

22. Total Monthly Expenses (Add items 3-21) \$ 46,156.54

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 4,274.24